

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Susan M Ostopowicz
Debtor

Case No. 15-04500-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 13, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db	+ Susan M Ostopowicz, 258 Chestnut Ave, Kingston, PA 18704-3352
cr	+ US Bank Trust National Association as Trustee for, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
4710509	+ Law Office of Carol Baltimore, 480 PIERCE ST STE 105, Kingston, PA 18704-5512
5032188	+ Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
4710511	NATIONSTAR MORTGAGE, PO BOX 60516, CITY OF INDUSTRY, CA 91716-0516
4710510	+ NATIONSTAR MORTGAGE, C/O MCCABE EISBERG AND CONWAY, 123 SO. BROAD ST, STE 1400, PHILADELPHIA, PA 19109-1060
4739687	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
4752234	+ Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9094
4710508	+ Ostopowicz Susan M, 258 CHESTNUT AVE, KINGSTON, PA 18704-3352
5199974	+ US Bank Trust NA, c/o BSI Financial Services, 314 S. Franklin St 2nd Floor, Titusville, PA 16354-2168
5199975	+ US Bank Trust NA, c/o BSI Financial Services, 314 S. Franklin St 2nd Floor, Titusville, PA 16354, US Bank Trust NA c/o BSI Financial Services 16354-2168
5272646	+ US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5271456	+ US Bank Trust National Association, as Trustee for Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5271457	+ US Bank Trust National Association, as Trustee for Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038 US Bank Trust National Association 75038-2480

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4725453	+ EDI: DRIV.COM	Aug 13 2021 23:03:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association
cr	*+	Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Carol Baltimore	on behalf of Debtor 1 Susan M Ostopowicz bandicot6@aol.com
Celine P DerKrikorian	on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Randolph Wood	on behalf of Creditor Luzerne County Flood Protection Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Joshua I Goldman	on behalf of Creditor Nationstar Mortgage LLC josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Michelle Ghidotti	on behalf of Creditor US Bank Trust National Association as Trustee for Cabana Series III Trust bknotifications@ghidotiberger.com
Richard Postiglione	on behalf of Creditor US Bank Trust National Association as Trustee for Cabana Series III Trust bankruptcy@friedmanvartolo.com
Thomas I Puleo	on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Susan M Ostopowicz	Social Security number or ITIN	xxx-xx-5423
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-04500-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan M Ostopowicz

8/13/21**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.